## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 10/654,733 Examiner: Agwumezie, Charles C Filed: September 4, 2003 Group/Art Unit: 3685 Inventor: 5681-20500 Atty. Dkt. No: Emrys J. Williams Title: Method and Apparatus Having Multiple Identifiers for Use in Making Transactions

## **RESPONSE TO OFFICE ACTION OF JULY 27, 2009**

## **Mail Stop Amendment**

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

This paper is submitted in response to the Office Action of July 27, 2009, to further highlight why the application is in condition for allowance.

Please amend the case as listed below.